

MAY 08 2006

CERTIFICATE OF TRANSMISSION BY FACSIMILE (37 CFR 1.8)

Applicant(s): Bansal et al.

Docket No.

JP20010123US1

Serial No.
09/901,227Filing Date
July 9, 2001Examiner
UnknownGroup Art Unit
2161

Invention: ONLINE E-COMMERCE TRANSACTIONS INCORPORATED EFFECTS OF UNCERTAINTY AND RISK FACTORS

I hereby certify that this

Power of Attorney

(Identify type of correspondence)

is being facsimile transmitted to the United States Patent and Trademark Office (Fax. No. 571-273-8303)

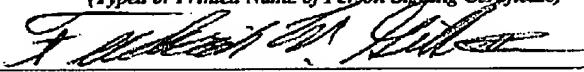
on

5/8/06

(Date)

Frederick W. Gibb, III

(Typed or Printed Name of Person Signing Certificate)



(Signature)

Note: Each paper must have its own certificate of mailing.

P18/REV01

RECEIVED
CENTRAL FAX CENTER

MAY 08 2006

Please type a plus sign (+) inside this box →

PTO/SB/81 (02-01)

Approved for use through 10/31/2002. OMB 0651-0035
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

POWER OF ATTORNEY OR
AUTHORIZATION OF AGENT

Application Number	09/901,227
Filing Date	07/09/2001
First Named Inventor	Vipul Bansal
Title	Online e-commerce transact....
Group Art Unit	2161
Examiner Name	Unassigned
Attorney Docket Number	JP920010123US1

I hereby appoint:

 Practitioners at Customer NumberPlace Customer
Number Bar Code
Label here

OR

 Practitioner(s) named below:

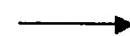
Name	Registration Number
Frederick W. Gibb, III	37,629
Sean M. McGinn	34,386

as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.

Please change the correspondence address for the above-identified application to:

 The above-mentioned Customer Number.

OR

 Practitioners at Customer Number29154Place Customer
Number Bar Code
Label here

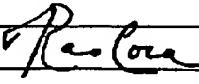
OR

<input checked="" type="checkbox"/> Firm or Individual Name	McGinn & Gibb, PLLC			
Address	2568-A Riva Road			
Address	Suite 304			
City	Annapolis	State	MD	Zip
Country	U.S.A.			21401
Telephone	410-573-1545	Fax	301-261-8825	

I am the:

 Applicant/Inventor. Assignee of record of the entire interest. See 37 CFR 3.71.
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

SIGNATURE of Applicant or Assignee of Record

Name	T. Rao Coca
Signature	
Date	October 29, 2002

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

 *Total of _____ forms are submitted.

Burden Hour Statement: This form is estimated to take 3 minutes to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.